Case 22-24594 Doc 8 Filed 12/09/22 Entered 12/09/22 22:23:16 Desc Imaged Certificate of Notice Page 1 of 6

Information to	identify the case:	·
Debtor 1	Kami Korpela	Social Security number or ITIN xxx-xx-5526
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN  EIN
	nkruptcy Court District of Utah	Date case filed for chapter 13: 11/21/22

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors; the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1–866–222–8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kami Korpela	7.50at 202.0. <u>1</u> .
2.	All other names used in the last 8 years	fka Kami Hanson	
3.	Address	544 E 700 North Brigham City, UT 84302	
4.	<b>Debtor's attorney</b> Name and address	Theodore Floyd Stokes Stokes Law PLLC 2072 North Main Suite 102 North Logan, UT 84341	Contact phone 435–213–4771  Email: ted@stokeslawpllc.com
5.	Bankruptcy trustee Name and address	Lon Jakins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801–596–2884 Email: utahtrusteemail@ch13ut.org
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524–6687  Website: www.utb.uscourts.gov

Official Form 3091 Notice of Chapter 13 Bankruptcy Case

Date Generated: 12/7/22

page 1

Debtor Kami Korpela Case number 22-24594

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Meeting to be held on: Jan. 5, 2023 at 09:00 AM

#### Location:

The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596

#### For additional meeting information go to https://www.justice.gov/ust/moc

#### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

#### You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4)

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 1/30/23

Filing deadline: 3/6/23

Filing deadline: 5/22/23

#### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at

www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of

claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing** deadline: 30 days after the conclusion of the meeting of

creditors

#### 9. Filing of plan and confirmation hearing on docket

The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.

The hearing on confirmation will be held on: 2/9/23 at 10:00 AM Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 3834658#, JTM Teleconference Line

#### **Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If Confirmation in the confirmation are resolved no large trial in a days before the date set in committee and the objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed

#### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline

#### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline

## Case 22-24594 Doc 8 Filed 12/09/22 Entered 12/09/22 22:23:16 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court
District of Utah

In re: Case No. 22-24594-JTM Kami Korpela Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 1088-2 User: admin Page 1 of 4
Date Rcvd: Dec 07, 2022 Form ID: 309I Total Noticed: 70

The following symbols are used throughout this certificate:

#### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID		Recipient Name and Address
db	+	Kami Korpela, 544 E 700 North, Brigham City, UT 84302-1613
12124877	+	AMERICAN HOMES 4 RENT MANAGEMENT, 30601 AGOURA ROAD, SUITE 200L, Agoura Hills, CA 91301-2148
12124878	+	AMERICAN HOMES 4 RENT PROPERTIES ONE, LL, 1108 E SOUTH UNION AVE, Midvale, UT 84047-2904
12124882	+	ANDREA NELSON BOUWHUIS, c/o LeBaron & Jensen, P.C., 1241 North Main Street, Suite 200, Layton, UT 84041-4859
12124881	+	ANDREA NELSON BOUWHUIS, 1513 N HILL FIELD RD STE 1, Layton, UT 84041-2178
12124863	+	Aarons, 1090 West Riverdale Road, #B, Ogden, UT 84405-3721
12124879	+	American Homes 4Rent, 308 E 4500 S, Suite 160, Salt Lake City, UT 84107-4016
12124893	+	CREDITBOXCOM LLC, c/o Constantino Law Office, PC, 8537 South Redwood Rd., Suite D, West Jordan, UT 84088-5713
12127407	+	First Portfolio Ventures I, Llc, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
12124909		Lakeview Hospital, PO Box 290429, Nashville, TN 37229-0429
12124910		Lakeview View Hospital, PO Box 90400, Louisville, KY 40269
12124912	+	Loyalloans, 5360 South 1900 W B-6, Roy, UT 84067-2980
12124938	+	Tanner Clinic, 3443 W 5600 S, Roy, UT 84067-9103
12124940		Tanner Clinic, PO Box 337, Layton, UT 84041-0337
12124939	+	Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
12124947	+	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

#### TOTAL: 16

## $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: ted@stokeslawpllc.com	Date/Time	Recipient Name and Address
•		Dec 07 2022 23:57:00	Theodore Floyd Stokes, Stokes Law PLLC, 2072 North Main Suite 102, North Logan, UT 84341
tr	+ Email/Text: bnc@ch13ut.org	Dec 07 2022 23:58:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12124868	Email/Text: e-bankruptcy@americafirst.com	Dec 07 2022 23:58:00	AMERICA FIRST CREDIT UNION, PO Box 9199, Ogden, UT 84409-0199
12124864	+ Email/Text: bankruptcynotices@aarons.com	Dec 07 2022 23:58:00	Aarons, 1015 Cobb Place Blvd, Kennesaw, GA 30144-3672
12124865	Email/Text: bankruptcynotices@aarons.com	Dec 07 2022 23:58:00	Aarons Rent to Own, 6562 S State Street, Salt Lake City, UT 84107-7219
12124866	+ Email/Text: e-bankruptcy@americafirst.com	Dec 07 2022 23:58:00	America First Credit U, Po Box 9199, Ogden, UT 84409-0199
12124870	+ Email/Text: e-bankruptcy@americafirst.com	Dec 07 2022 23:58:00	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124880	+ Email/Text: legalnotices@ah4r.com	Dec 07 2022 23:58:00	American Homes for Rent, 30601 Agoura Rd., Suite 200, Agoura Hills, CA 91301-2148
12124883	+ EDI: CAPITALONE.COM	Dec 08 2022 04:48:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285,

Case 22-24594 Doc 8 Filed 12/09/22 Entered 12/09/22 22:23:16 Desc Imaged Certificate of Notice Page 4 of 6

Page 2 of 4

District/off: 1088-2 User: admin

District/off: 1088-2		User: admin	Page 2 of 4
Date Rcvd: Dec 07, 2022		Form ID: 309I	Total Noticed: 70
			Salt Lake City, UT 84130-0285
12124884	+ EDI: CAPITALONE.COM	Dec 08 2022 04:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12124885	+ EDI: CAPONEAUTO.COM	Dec 08 2022 04:48:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
12124886	+ Email/Text: bankruptcy@checkcity.com	Dec 07 2022 23:58:00	Check City, PO Box 970183, Orem, UT 84097-0183
12124887	^ MEBN	Dec 07 2022 23:52:22	Chimef/str, Po Box 417, San Francisco, CA 94104-0417
12124888	^ MEBN	Dec 07 2022 23:51:37	Clark County Collection Service, 8860 West Sunset Road, Suite 100, Las Vegas, NV 89148-4899
12124889	+ EDI: WFNNB.COM	Dec 08 2022 04:48:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12124890	+ EDI: WFNNB.COM	Dec 08 2022 04:48:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12124891	+ EDI: CCS.COM	Dec 08 2022 04:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
12124892	+ Email/PDF: creditonebknotifications@resu	Dec 07 2022 23:56:57	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
12124897	+ EDI: CITICORP.COM	Dec 08 2022 04:48:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
12124894	+ Email/Text: electronicbkydocs@nelnet.net	Dec 07 2022 23:58:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
12124898	+ Email/Text: bankruptcy@expressrecovery.o	Dec 07 2022 23:58:00	EXPRESS RECOVERY, PO BOX 26415, Salt Lake City, UT 84126-0415
12124900	+ Email/Text: bankruptcy@expressrecovery.o	Dec 07 2022 23:58:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
12124901	+ EDI: BLUESTEM	Dec 08 2022 04:48:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12127407	^ MEBN	Dec 07 2022 23:53:18	First Portfolio Ventures I, Llc, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA
12124903	+ EDI: AMINFOFP.COM	Dec 08 2022 04:48:00	30071-1135  First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
12124904	EDI: IRS.COM	Dec 08 2022 04:48:00	Internal Revenue Service, Centralized Insolvency Operations, Post Office Box 21126, Philadelphia,
12124905	+ Email/Text: bureauknight@yahoo.com	Dec 07 2022 23:58:00	PA 19114-0326  Knight Adjustment Bureau, Attn: Bankruptcy, 5525 South 900 East Suite 215, Salt Lake City, UT 84117-3500
12124906	+ Email/Text: PBNCNotifications@peritusse	Dec 07 2022 23:58:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
12124915	+ Email/PDF: resurgentbknotifications@resu	Dec 08 2022 00:08:10	LVNV FUNDING LLC, PO BOX 10497, Greenville, SC 29603-0497
12124914	+ Email/PDF: resurgentbknotifications@resu	Dec 07 2022 23:57:35	LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICES, PO Box 10497 MS 576, Greenville, SC 29603-0497
12124913	Email/PDF: resurgentbknotifications@resu	Dec 08 2022 00:08:09	LVNV Funding, PO Box 10584, Greenville, SC 29603-0584
12124916	Email/Text: Bankruptcy@jmlaw.com	Dec 07 2022 23:58:00	LVNV Funding, LLC, c/o Johnson Mark, PO Box

# Case 22-24594 Doc 8 Filed 12/09/22 Entered 12/09/22 22:23:16 Desc Imaged Certificate of Notice Page 5 of 6

Page 3 of 4

User: admin

District/off: 1088-2

District/off: 1088-2	User: admi	ın	Page 3 of 4
Date Rcvd: Dec 07	, 2022 Form ID: 3	309I	Total Noticed: 70
			7811, Sandy, UT 84091-7811
12124917	Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2022 23:57:32	LVNV Funding, LLC its successors and, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12124908	Email/PDF: HCABKNotifications@resurgent.com	Dec 08 2022 00:08:21	Lakeview Hospital, PO Box 740757, Cincinnati, OH 45274-0757
12124907 -	+ Email/PDF: HCABKNotifications@resurgent.com	Dec 07 2022 23:57:31	Lakeview Hospital, 630 East Medical Drive, Bountiful, UT 84010-4908
12124911 -	+ Email/Text: ZyCredit.A.User@lesschwab.com	Dec 07 2022 23:58:00	Lee Schwab Tire Center, Attn: Bankruptcy, Po Box 5350, Bend, OR 97708-5350
12124918 -	+ EDI: CBS7AVE	Dec 08 2022 04:48:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
12124919 -	+ Email/Text: m4u@mny4you.com	Dec 07 2022 23:58:00	Money 4 You, 1858 W 5150 S Suite #503, Roy, UT 84067-3063
12124921 -	+ Email/Text: m4u@mny4you.com	Dec 07 2022 23:58:00	Money 4 You, 2056 N Hillfield Rd., Layton, UT 84041-4741
12124920 -	+ Email/Text: m4u@mny4you.com	Dec 07 2022 23:58:00	Money 4 You, 4876 S 1900 W, Roy, UT 84067-2921
12124922 -	+ Email/Text: clarson@macu.com	Dec 07 2022 23:58:00	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12124924 -	+ Email/Text: wendy@mountainlandcollections.com	Dec 07 2022 23:58:00	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280
12124927	Email/Text: bankruptcy@possiblefinance.com	Dec 07 2022 23:57:00	Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
12124932	Email/Text: banko@preferredcredit.com	Dec 07 2022 23:58:00	Preferred Credit Inc, Po Box 1970, St Cloud, MN 56301
12124933	Email/Text: rcwilley.bankruptcy@rcwilley.com	Dec 07 2022 23:58:00	RC Willey Home Furnishings, Attn: Bankruptcy, 2301 South 300 West, Salt Lake City, UT 84115
12124934 -	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 07 2022 23:57:18	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
12125799 -	+ EDI: RMSC.COM	Dec 08 2022 04:48:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12124935	+ EDI: RMSC.COM	Dec 08 2022 04:48:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
12124936 -	+ EDI: RMSC.COM	Dec 08 2022 04:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
12124937 -	+ EDI: RMSC.COM	Dec 08 2022 04:48:00	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
12124941 -	+ EDI: WTRRNBANK.COM	Dec 08 2022 04:48:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
12124942 -	+ EDI: COMCASTCBLCENT	Dec 08 2022 04:48:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
12124944 -	+ EDI: UTAHTAXCOMM.COM	Dec 08 2022 04:48:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
12124945	Email/Text: bankruptcynotices@vivecard.com	Dec 07 2022 23:58:00	Vive Financial, Attn: Bankruptcy, 380 Data Drive, Suite 200, Draper, UT 84020
12124946 -	+ Email/Text: vci.bkcy@vwcredit.com	Dec 07 2022 23:58:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003

Case 22-24594 Doc 8 Filed 12/09/22 Entered 12/09/22 22:23:16 Desc Imaged Certificate of Notice Page 6 of 6

District/off: 1088-2 User: admin Page 4 of 4

Date Rcvd: Dec 07, 2022 Form ID: 309I Total Noticed: 70

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 12124867	Bypass Reason	Name and Address America First Credit U
12124869	*+	AMERICA FIRST CREDIT UNION, PO BOX 9199, Ogden, UT 84409-0199
12124871	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124872	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124873	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124874	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124875	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124876	*+	American First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
12124895	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
12124896	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
12124899	*+	EXPRESS RECOVERY, PO BOX 26415, Salt Lake City, UT 84126-0415
12124902	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
12124923	*+	Mountain America Credit Union, Attn: Bankruptcy, P.O. Box 2331, Sandy, UT 84091-2331
12124925	*+	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280
12124926	*+	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280
12124928	*P++	POSSIBLE FINANCIAL INC, ATTN CAMREN MCMATH, 2231 FIRST AVE STE B, SEATTLE WA 98121-1614, address filed with court:, Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
12124929	*P++	POSSIBLE FINANCIAL INC, ATTN CAMREN MCMATH, 2231 FIRST AVE STE B, SEATTLE WA 98121-1614, address filed with court:, Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
12124930	*P++	POSSIBLE FINANCIAL INC, ATTN CAMREN MCMATH, 2231 FIRST AVE STE B, SEATTLE WA 98121-1614, address filed with court:, Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
12124931	*P++	POSSIBLE FINANCIAL INC, ATTN CAMREN MCMATH, 2231 FIRST AVE STE B, SEATTLE WA 98121-1614, address filed with court:, Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
12124943	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 1 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name Email Address

Lon Jenkins tr

ecfmail@ch13ut.org lneebling@ch13ut.org

Theodore Floyd Stokes

on behalf of Debtor Kami Korpela ted@stokeslawpllc.com

United States Trustee

USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3